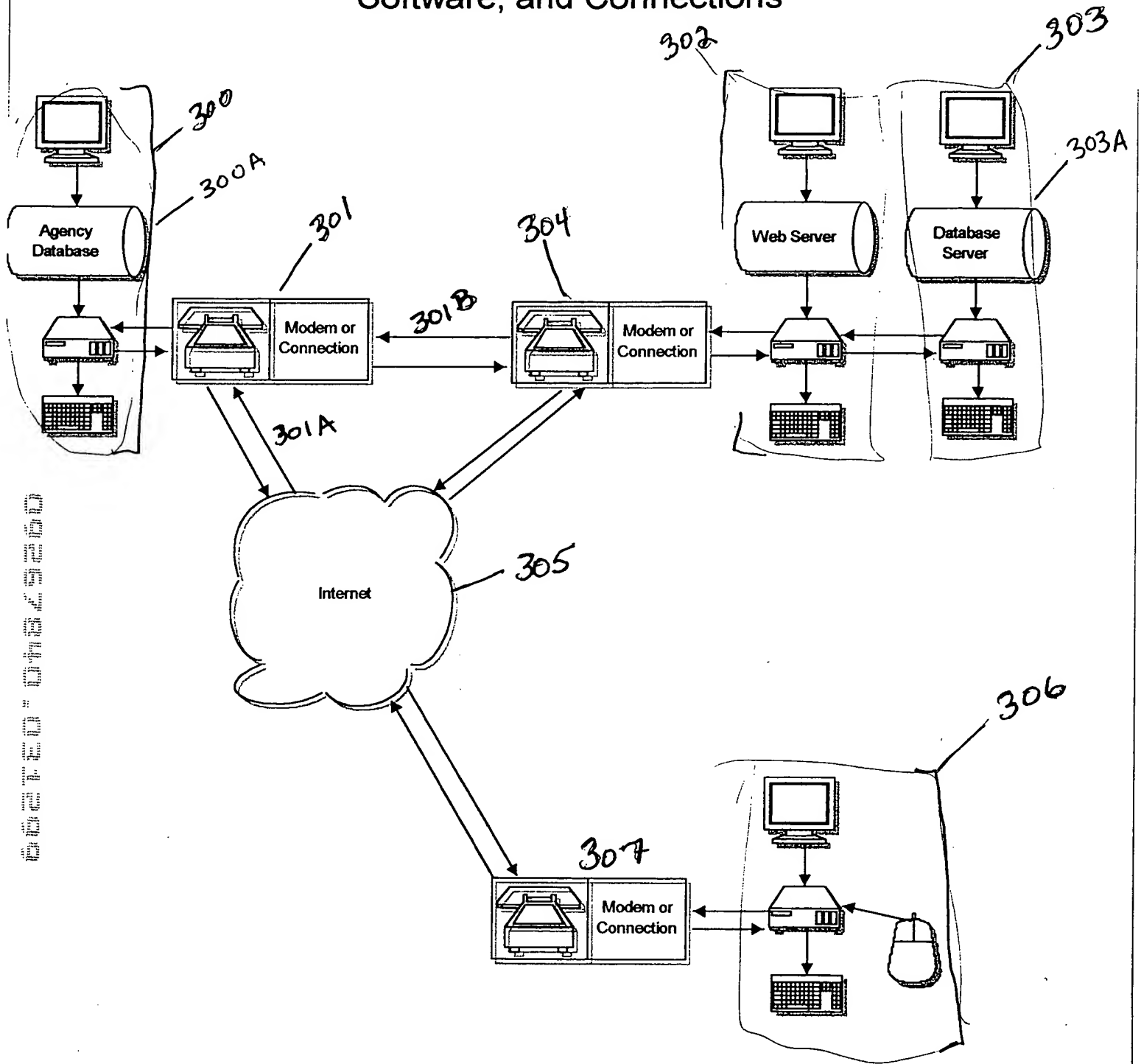
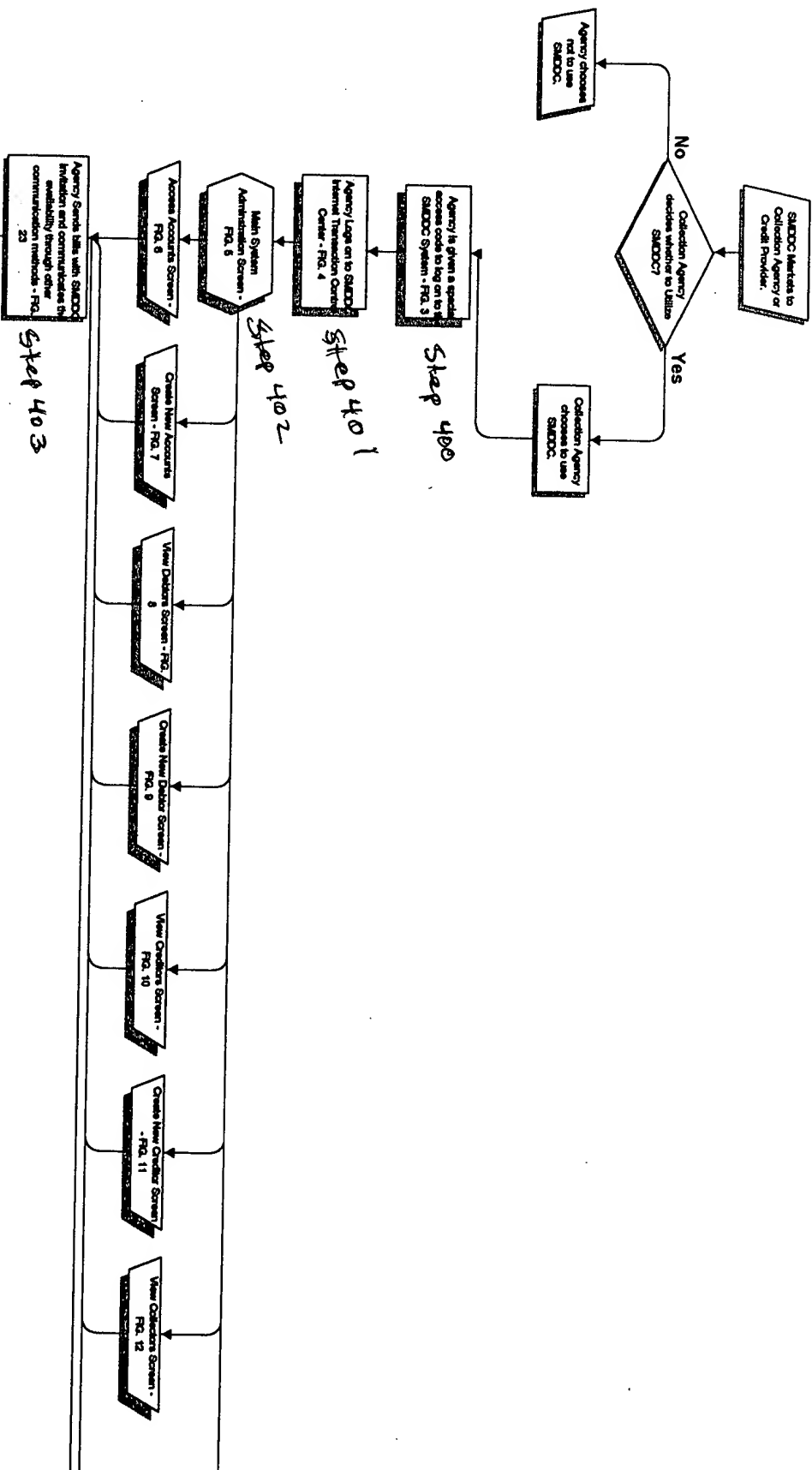


Figure 1

MDDC System Hardware, Software, and Connections



SMDDC System Diagram



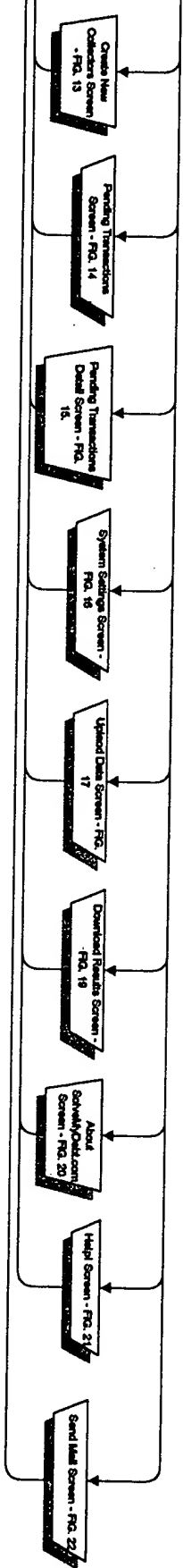
Scott L. Evans

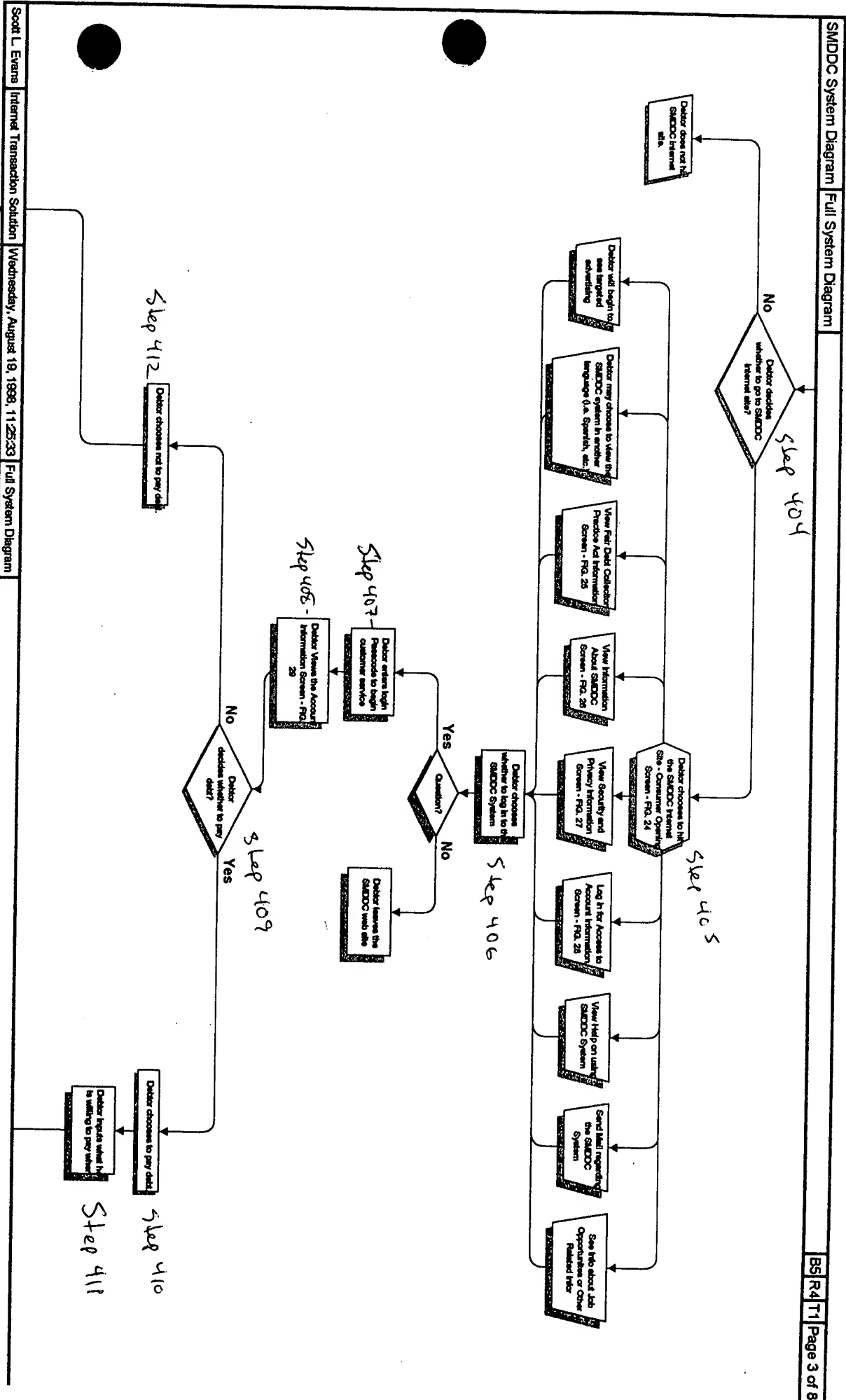
Internet Transaction Solution

Wednesday, August 19, 1998, 11:25:31

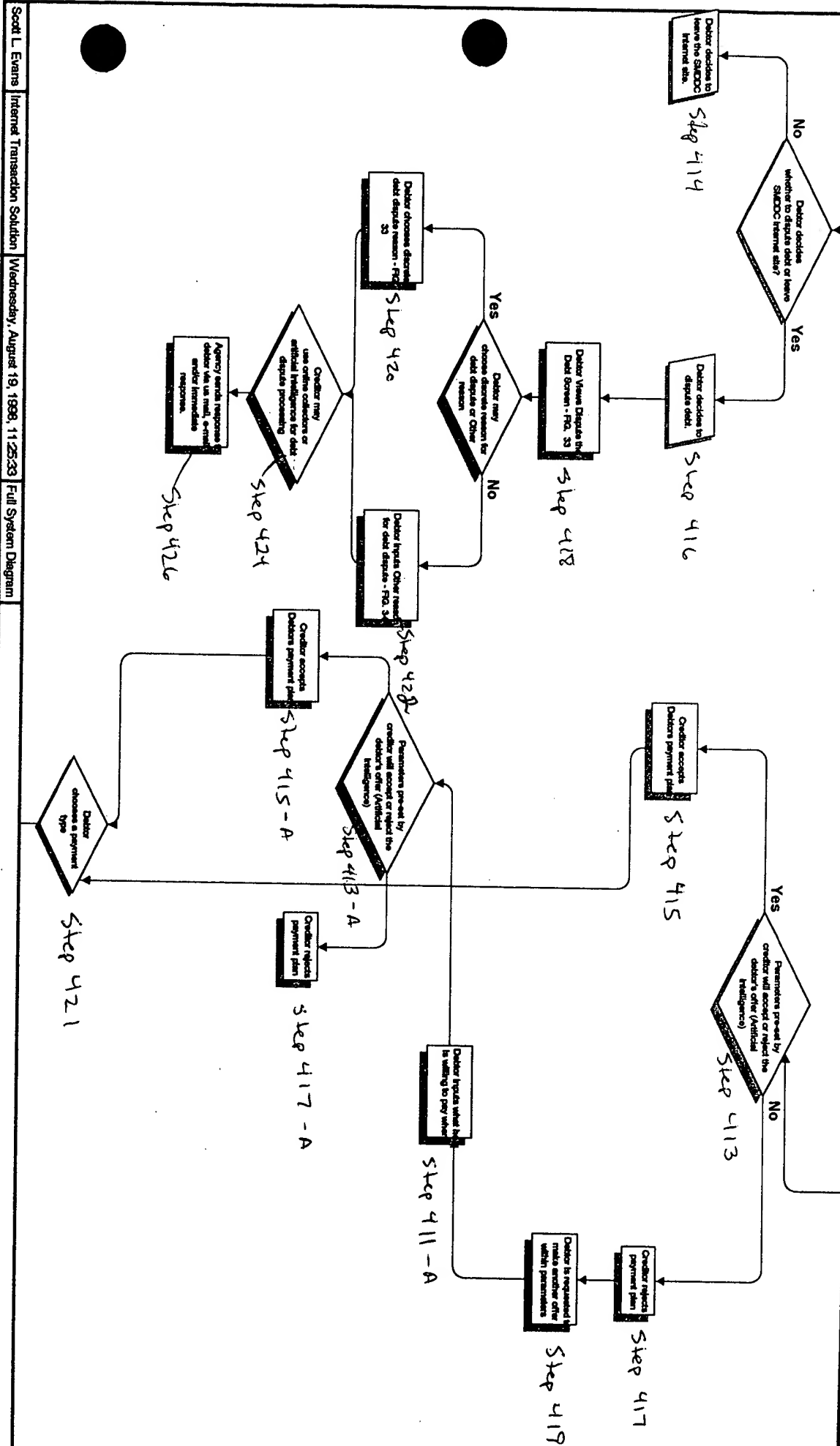
Full System Diagram

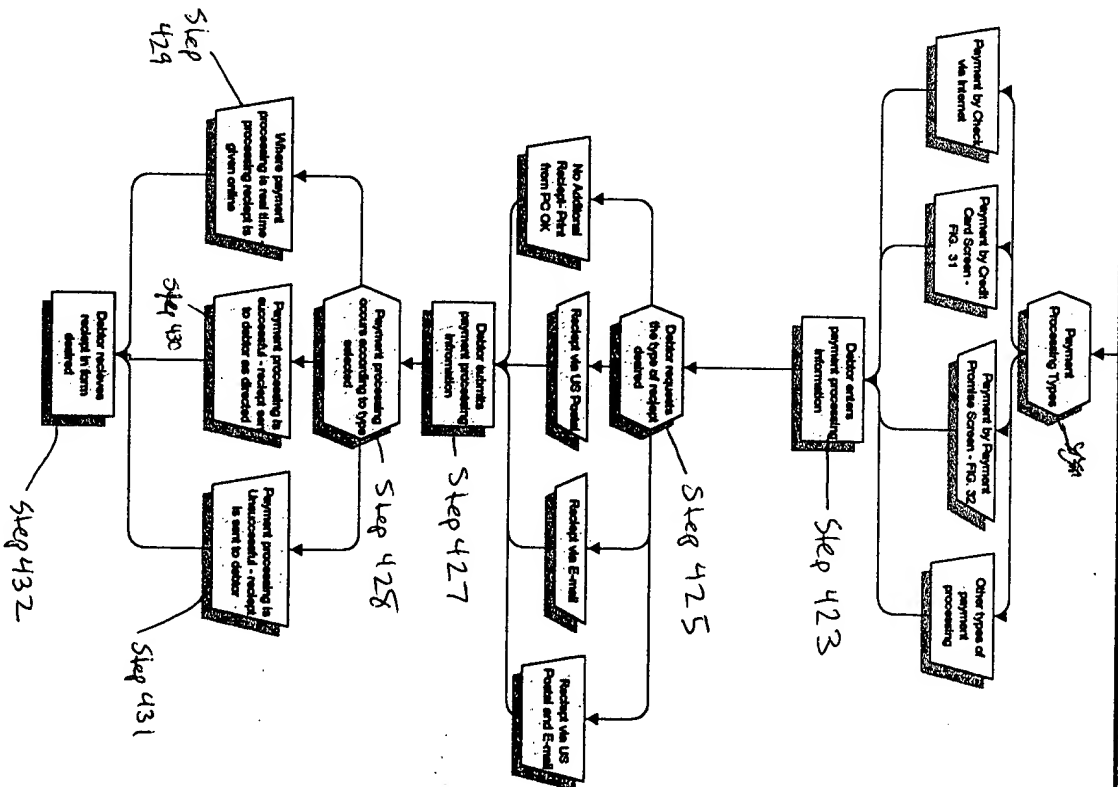
002657640-031299





00267540-034299





CONFIDENTIAL

SolveMyDebt.com Administration System Log-On Instructions

0. Have Windows 95, NT 4.0 or later with Microsoft Internet explorer, or Netscape navigator installed.
1. Logon to the Internet via an Internet Service Provider or Create new Dial-Up connection which will have 614 848-8354 phone #,
(or 614 848 -8353) and login with name **VRG** and password **collect** in it;

(if you have any trouble establishing this dial up connection - please feel free to contact Konstanin Malkov at (614)436-5300.)
2. In Windows Control Panel | Internet pick that dial - up connection in 'Connections'. "Connect to the Internet as needed" should be checked.
3. Invoke MS Internet explorer or Netscape browser with that dial up connection.
4. Once browser is connected to the site, type: <http://206.158.20.16/admin> - you will see the Administrator's login screen. This is where you can view all the transactions and accounts, and view/edit accounts, creditors, etc.

To log in you should use

USR-OP-00 ID with password **01**

You will be able to see the database of debtors, collectors, transactions, etc. This is the SMD DB engine that allows to access/edit the data which will reside in SMD DB (SolveMyDebt server database).
Site is on under construction, and the graphics and copy are subject to change , as well as the login IDs and passwords.

About VRG Services Help Send Mail

SolveMyDebt User Authentication

User ID:

Password:

Login Reset

Note: All information must be used for permissible purposes only.
Unauthorized use or access to this information is strictly prohibited.

L

18

1

eti

ctyl-

1. DM

1
 2
 3
 4
 5
 6
 7
 8
 9
 10
 11
 12
 13
 14
 15
 16
 17
 18
 19
 20
 21
 22
 23
 24
 25
 26
 27
 28
 29
 30
 31
 32
 33
 34
 35
 36
 37
 38
 39
 40
 41
 42
 43
 44
 45
 46
 47
 48
 49
 50
 51
 52
 53
 54
 55
 56
 57
 58
 59
 60
 61
 62
 63
 64
 65
 66
 67
 68
 69
 70
 71
 72
 73
 74
 75
 76
 77
 78
 79
 80
 81
 82
 83
 84
 85
 86
 87
 88
 89
 90
 91
 92
 93
 94
 95
 96
 97
 98
 99
 100
 101
 102
 103
 104
 105
 106
 107
 108
 109
 110
 111
 112
 113
 114
 115
 116
 117
 118
 119
 120
 121
 122
 123
 124
 125
 126
 127
 128
 129
 130
 131
 132
 133
 134
 135
 136
 137
 138
 139
 140
 141
 142
 143
 144
 145
 146
 147
 148
 149
 150
 151
 152
 153
 154
 155
 156
 157
 158
 159
 160
 161
 162
 163
 164
 165
 166
 167
 168
 169
 170
 171
 172
 173
 174
 175
 176
 177
 178
 179
 180
 181
 182
 183
 184
 185
 186
 187
 188
 189
 190
 191
 192
 193
 194
 195
 196
 197
 198
 199
 200
 201
 202
 203
 204
 205
 206
 207
 208
 209
 210
 211
 212
 213
 214
 215
 216
 217
 218
 219
 220
 221
 222
 223
 224
 225
 226
 227
 228
 229
 230
 231
 232
 233
 234
 235
 236
 237
 238
 239
 240
 241
 242
 243
 244
 245
 246
 247
 248
 249
 250
 251
 252
 253
 254
 255
 256
 257
 258
 259
 260
 261
 262
 263
 264
 265
 266
 267
 268
 269
 270
 271
 272
 273
 274
 275
 276
 277
 278
 279
 280
 281
 282
 283
 284
 285
 286
 287
 288
 289
 290
 291
 292
 293
 294
 295
 296
 297
 298
 299
 300
 301
 302
 303
 304
 305
 306
 307
 308
 309
 310
 311
 312
 313
 314
 315
 316
 317
 318
 319
 320
 321
 322
 323
 324
 325
 326
 327
 328
 329
 330
 331
 332
 333
 334
 335
 336
 337
 338
 339
 340
 341
 342
 343
 344
 345
 346
 347
 348
 349
 350
 351
 352
 353
 354
 355
 356
 357
 358
 359
 360
 361
 362
 363
 364
 365
 366
 367
 368
 369
 370
 371
 372
 373
 374
 375
 376
 377
 378
 379
 380
 381
 382
 383
 384
 385
 386
 387
 388
 389
 390
 391
 392
 393
 394
 395
 396
 397
 398
 399
 400
 401
 402
 403
 404
 405
 406
 407
 408
 409
 410
 411
 412
 413
 414
 415
 416
 417
 418
 419
 420
 421
 422
 423
 424
 425
 426
 427
 428
 429
 430
 431
 432
 433
 434
 435
 436
 437
 438
 439
 440
 441
 442
 443
 444
 445
 446
 447
 448
 449
 450
 451
 452
 453
 454
 455
 456
 457
 458
 459
 460
 461
 462
 463
 464
 465
 466
 467
 468
 469
 470
 471
 472
 473
 474
 475
 476
 477
 478
 479
 480
 481
 482
 483
 484
 485
 486
 487
 488
 489
 490
 491
 492
 493
 494
 495
 496
 497
 498
 499
 500
 501
 502
 503
 504
 505
 506
 507
 508
 509
 510
 511
 512
 513
 514
 515
 516
 517
 518
 519
 520
 521
 522
 523
 524
 525

2 Edit Account - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address http://206.158.20.16/admin/Account.asp?Param=New

Links

Associate with Customer

Associate with Creditor

Associate with Collector

Debt Description:

Account Created:

Account Modified:

Invoice Sent:

Payment Received:

Principal Debt:

Other Costs:

Interest to date:

Last Payment \$:

Debt Status: Standard Account

Comments:

Minimum Monthly payment:

Maximum months to pay:

Interest rate:

Best Login:

Password:

New

State Basel Main Menu

Start Microsoft Ex Edit Account... Snagit 32 Internet zone

9:50 PM

Name	Address	Phone	Email	Date of Birth	Description
BLOOM MARK	529 FIFTH AVE NTH EL NEW YORK NY 10017	212-916-3325			
BOB CONNORS	1457 BELL BLVD SEDONA AZ 86351				
DAVIS FRANK	800 NERENCH STREET WILMINGTON DE 19801	302-571-7450			
DONNA SUMMER	55 HARPER STREET VERNON AL 35592				
DEBRAND WILLIAM D	100 GRANDVIEW ROAD SUITE 201 BRAINTREE MA 02184	617-943-3418			
ELIZABETH OLSOM	999 MAPLE AVE FAIRHAVEN NJ 07704				
FEEDER MICHAEL	992 OLD EAGLE SCHOOL RD #916 WAYNE PA 19087	610-989-0200			
GRAVES JOHN	PO BOX 884 MARION SC 29571	803-423-8492			
ICKS MICHAEL D J	6740 SHADY OAK RD EDEN PRAIRIE MN 55344	612-947-3228			
BONNIE					
John Bull	2345 Hard Rd Columbus, OH 43235				

<< < > >> Requery

Return to Main Menu

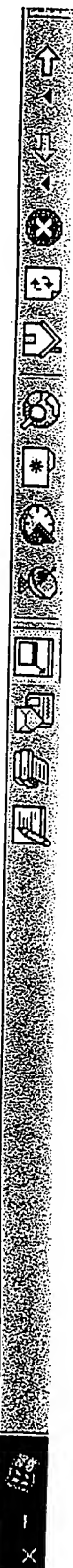
System Help

Send Mail

Done

Start Snagit 32 SolveM... SMD... SolveMy... Internet zone

FIG. 8



New Debtor Profile

Debtor:

Address1: _____

Address2: _____

City: _____

State: _____

Phone: _____

Email: _____

Social Security: _____

DUNS: _____

Date of Birth: _____

Employment: _____

Employment Address: _____

Work phone: _____

Type: _____

Comments: _____

Zip code: _____

STD Status: ☐ Standard Debtor Profile ☐ _____

Creditors

Creditor ID	Name	Contact Name	Address	Phone	Fax	Email
FDIC						
INNOVATING AMERICA						
INTELLIGENT MANDU SYSTEMS						
MARINO RONCARIPRAME GALLERY						
MCGINNNEY DEVELOPMENT CORP.						
MIDNIGHT MASS MEDIA						
MULTIAT MANAGEMENT INC						
NDMA						
NEWCASTLE COUNTY						
NEW ENGLAND CABLE TELEVISION						

<< < > >>

Requery

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

Mail

New Creator Profile

Organization:

Contact Name:

Address1:

Address2:

City:

State:

Zip code:

Phone:

Fax:

Email:

URL (web address):

Description:

Submit

Reset

Main Menu

214

215

216

217

218

219

220

221

222

223

224

225

226

227

228

Collectors

Name	Address	Phone	Fax	Email	Comment
Default Collector					

<< < > >> Page: 1

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

- 239
- 230
- 231
- 232
- 233
- 234
- 235
- 236
- 237
- 238
- 239
- 240
- 241
- 242

Done

Start Snagit32 SolveM... SMDD... SolveMy... Internet zone

9:30 PM

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address http://solverydebt.com/admin/Collector.asp?Param=New

Links

New Collector Profile

Collector: 243

Address1: 244

Address2: 245

City: 246

State: 247

Zip code: 248

Phone: 249

Fax: 250

Email: 251

Comments: 252

Submit Reset Main Menu

Done Start Snagit 32 Document T... SMDDocScr Internet Zone 9:10 PM

Pending Transactions - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <http://206.158.20.16/admin/Operations.asp>

Pending Transactions

Account	Debtor / Card Member Name	Date/Time	Code	Amount	Payment Method	Date (Exp. Or Prom)	CC/Check Number	Issuer	Send Ver	Reason
VRG-000007	MS SANDY	Oct 28 1997	MOPE	\$37.60	MoneyOrder	29/10/97			No	
VRG-000002	MIR MIKE SMITH	Oct 29 1997	SMOP	\$27.20	MoneyOrder (scheduled)	29/10/97			No	
VRG-000001	MR. PETER POWELL	Nov 4 1997	CHPP	\$32.60	Check	07/11/97			No	

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

Note: Use Code link to process transaction.

Page: 1

Start [Snagit/32](#) [Pendin...](#) [SMDD...](#) [SolveMy...](#) Internet zone 9:31 PM

254
258
251
261
262
263
264
265
266
267
268
269
270
271
272
273
274

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address <http://solvenydebt.com/admin/GlobSettings.asp>

System defaults

Minimum Monthly payment: \$50

Maximum months to pay the debt: 60

Interest rate: 23%

Submit Reset Main Menu



Done Start Snagit32 System Sett... SWDDC Set Internet zone

9:16 PM

FIG. 16

Upload Files - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address <http://solvenydebt.com/admin/Upload.htm>

Import file:

Format:

Please upload the files (one file per transaction) following instructions below. You must enter the name to the field above and select import format before pressing "Process" button.

Upload File.

Please type full path to your local file here:

and the name of the file on server in the text box above.

Press button to transfer file and button above to import file.

Done

Start

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <ftp://solvenydebt.com/Download>

FTP directory /Download at solvenydebt.com

Up to higher level directory

09/07/97 12:00AM	11,159	CCS0904.CSV
09/09/97 12:00AM	6,783	ITRWET.TXT
11/05/97 12:00AM	0	Password.txt

Done Start

Snagit 32

FTP directo...

SMDDC Ser...

Internet zone

9:18 PM

FIG. 18


18

00267840-031220

Main Menu - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links




























Address  http://206.158.20.16/admin/Main.asp

- Access Accounts Data
- Create New Account
- View Debtors
- Create New Debtor
- View Creditors
- Create New Creditor
- View Collectors
- Create New Collector
- Pending Transactions
- System Settings
- Upload Data
- Download Results
- About SolveMyDebt
- Help!
- Send Mail

Placeholder for description of SolveMyDebt Operator Utilities.



FIG. 19

Start                           

2 Main Menu - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://solveMyDebt.com/admin/Main.asp

- Access Accounts Data
- Create New Account
- View Debtors
- Create New Debtor
- View Creditors
- Create New Creditor
- View Collectors
- Create New Collector
- Pending Transactions
- System Settings
- Upload Data
- Download Results
- About SolveMyDebt
- Help
- Send Mail

Under construction.



Done

Start

Shag1432

Main Menu ...

SMDDCSd

Internet zone

9:18 PM

- Access Accounts Data
- Create New Account
- View Debtors
- Create New Debtor
- View Creditors
- Create New Creditor
- View Collectors
- Create New Collector
- Pending Transactions
- System Settings
- Upload Data
- Download Results
- About SolveMyDebt
- Help!
- Send Mail



Untitled - Message (Rich Text)

File Edit View Insert Format Tools Actions Help

Send B I U Options

Arial 10 B I U Options

To: webmaster@solve-my-debt.com

Cc:

Subject:

I

FIG. 21

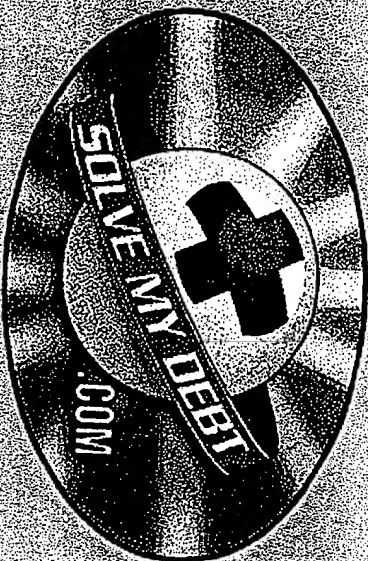
Figure 22

JOE COLLECTION AGENCY	
1 Creditor Way, Not So Pleasant, State 4U 44444	
Mr. Peter Powell 145 W. 18 Ave. 24 Longmont, CO 80501	RE: YOUR DEBT
Dear Peter,	
You should pay now or you will not be a happy or responsible person.	
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE	
NOTICE- SEE REVERSE SIDE FOR IMPORTANT INFORMATION	
Sincerely,	
Joe Agency	
NOTICE: New Customer Service and Payment Option!!	
You can now complete your customer service or payment transaction via the Internet at www.solveyourdebt.com the secure and confidential communication alternative to the phone or mail. Your confidential site access code for Account VRG-000001 is BUBBA1	
JOE AGENCY P.O. BOX 12345 ENHANCED CSTMR SRVCE WAY MORE PROFITS, 4U	PAY THIS AMOUNT: SBEST VALUE

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address http://206.158.20.16/



Convenient Debt Resolution

SolveMyDebt.com is the customer service source on the internet to pay or dispute your past due balance in a comfortable, convenient, & secure environment.

You can now resolve your past due balance in three easy steps:

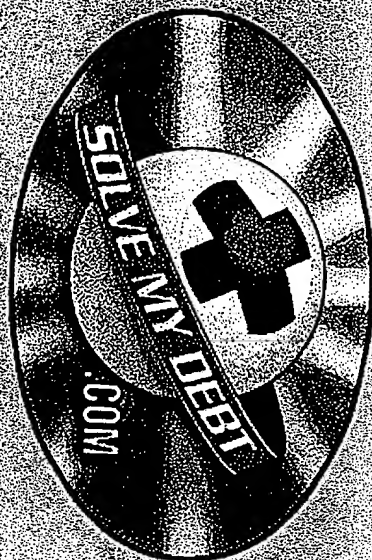
1. Type [HTTP://solveMyDebt.com](http://solveMyDebt.com) into your internet browser to access the solveMyDebt.com site on the internet.
2. Type in the Access Code provided
3. Verify the past due balance and type in your credit card information or dispute the past due balance.

For questions or assistance in using solveMyDebt.com call 1-800-solveMyDebt

Technology has advanced. SolveMyDebt.com is an opportunity for you to benefit from the advances in technology.

- Fair Debt Collection Act
- About SolveMyDebt
- Security Information
- Access your account
- Help
- Send Mail
- Job opportunities

Start | Internet zone | 2:27 PM



Convenient Debt Resolution

Solvemydebt.com is the customer service source on the internet to pay or dispute your past due balance in a comfortable, convenient, & secure environment.

You can now resolve your past due balance in three easy steps:

1. Type [HTTP://solvemydebt.com](http://solvemydebt.com) into your internet browser to access the solvemydebt.com site on the internet.
2. Type in the Access Code provided
3. Verify the past due balance and type in your credit card information or dispute the past due balance.

For questions or assistance in using solvemydebt.com call 1-800-solvemydebt

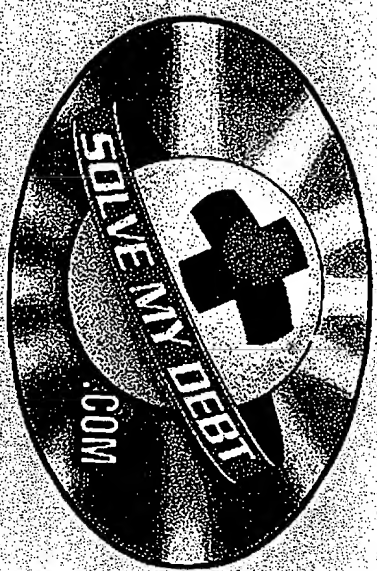
Technology has advanced. Solvemydebt.com is an opportunity for you to benefit from the advances in technology.

- Fair Debt Collection Act
- About SolveMyDebt
- Security Information
- Access your account
- Help
- Send Mail
- Job opportunities

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://solvemydebt.com/



Convenient Debt Resolution

Transactions on SolveMyDebt.Com are performed via Secure Internet connection.

- Fair Debt Collection Act
- About SolveMyDebt
- Security Information
- Access your account
- Help!
- Send Mail
- Job opportunities

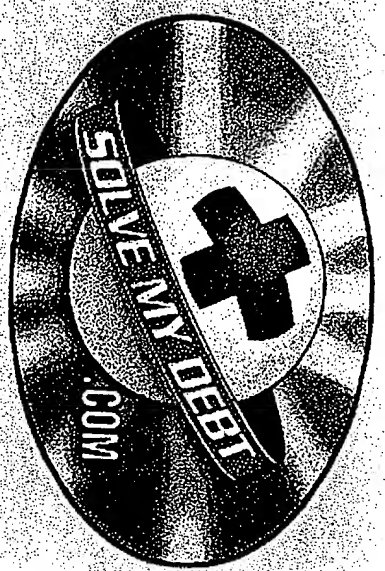
Start SnagIt32 Internet zone

Welcome to ... SMDDC Scr...

9:05 PM

FIG. 20

00257840-031299



Convenient Debt Resolution

Please type your Access Code provided and press 'Submit' button.
Use 'Help' menu item if you need additional information.

- Fair Debt Collection Act
- About SolveMyDebt
- Security Information
- Access your account
- Help!
- Send Mail
- Job opportunities

Enter Your account number.

Enter Your password.

Submit Clear

1

1

1

1

1

1

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address <http://solvenmydebt.com/PayDebt.asp?Account=0w4143434f2d30303030303030313031>



Payment Information

I will be paying with



☒ Credit Card

☐ Check/Money Order

Amount:

\$32.60

Card Member Name:

Card Issuer:

Visa

Credit Card Number:

without spaces or dashes

Expiration Date:

MM/YY

Agree

Back

Applet started

Start



Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Start

Dispute the Debt - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://solvenydebt.com/DisputedDebt.asp?Account=0x4143434f2d3030303030303030303031

Convenient Debt Resolution

Dispute the Debt



- ☐ Never Ordered
- ☐ Never Received
- ☐ Already Paid
- ☐ Returned Merchandise
- ☐ Other
- ☒ Please send me verification of the debt

Submit Clear

Opening page http://solvenydebt.com/DisputeD...

Start

SnagIt/32

Dispute the ...

SMDDC Scr

Internet zone

9:11 PM

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://solvenydebt.com/DisputedDebt.asp?Account=0x4143434d30303030303030313031

Common Debt Resolution

Dispute the Debt



- ☐ Never Ordered
- ☐ Never Received
- ☐ Already Paid
- ☐ Returned Merchandise
- ☐ Other (Please provide reason below)

☒ Please send me verification of the debt

Submit Clear

Applet started

Start



















































































































































































































































































































































